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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/761,763	01/18/2001	Kevin M. Sullivan	47004.000086	5922

21967 7590 03/29/2004

HUNTON & WILLIAMS LLP  
INTELLECTUAL PROPERTY DEPARTMENT  
1900 K STREET, N.W.  
SUITE 1200  
WASHINGTON, DC 20006-1109

EXAMINER

CHAMPAGNE, DONALD

ART UNIT	PAPER NUMBER
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3622

DATE MAILED: 03/29/2004

Please find below and/or attached an Office communication concerning this application or proceeding.

## Office Action Summary

**Application No.**

09/761,763

**Applicant(s)**

SULLIVAN, KEVIN M.

**Examiner**

Donald L. Champagne

**Art Unit**

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-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --  
**Period for Reply**

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

### Status

- 1) ☒ Responsive to communication(s) filed on 09 June 2003.  
2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.  
3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

### Disposition of Claims

- 4) ☒ Claim(s) 1-20 is/are pending in the application.  
4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.  
5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.  
6) ☒ Claim(s) 1-20 is/are rejected.  
7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.  
8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

### Application Papers

- 9) ☐ The specification is objected to by the Examiner.  
10) ☒ The drawing(s) filed on 18 January 2001 is/are: a) ☒ accepted or b) ☐ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).  
11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

### Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).  
a) ☐ All b) ☐ Some \* c) ☐ None of:  
1. ☐ Certified copies of the priority documents have been received.  
2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.  
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).  
\* See the attached detailed Office action for a list of the certified copies not received.

### Attachment(s)

- 1) ☐ Notice of References Cited (PTO-892)  
2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)  
3) ☒ Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)  
Paper No(s)/Mail Date 4,8&9.  
4) ☐ Interview Summary (PTO-413)  
Paper No(s)/Mail Date. \_\_\_\_\_.  
5) ☐ Notice of Informal Patent Application (PTO-152)  
6) ☐ Other: \_\_\_\_\_.

***Information Disclosure Statement***

1. The attached certified copy of form PTO-1449, filed on 4 February 2003 (Paper No. 8) is inconsistent with the prior art submitted. Legible copies of listed art items 16, 17, 23, 24, 26, 32 and 33 were not found. In addition, three more attached items were submitted but not listed on the form PTO-1449.
2. Applicant may have these items considered (both those items listed on the 1449 but missing, and those submitted but not listed on the 1449) without paying additional fees by: submitting legible copies of all items, in reply to this Office action, in a new IDS marked CORRECTED – FEE WAIVED, with a new form PTO-1449 listing all resubmitted items thereon, and citing this Office action as authority for the waiver of fees.

***Claim Objections***

3. Claims 8 and 18 are objected to under 37 CFR 1.75(c), as being of improper dependent form for failing to further limit the subject matter of a previous claim. Applicant is required to cancel the claim(s), or amend the claim(s) to place the claim(s) in proper dependent form, or rewrite the claim(s) in independent form. The claims add only nonfunctional descriptive matter. See para. 17-19 below.

***Claim Rejections - 35 USC § 101***

4. 35 U.S.C. 101 reads as follows:

Whoever invents or discovers any new and useful process, machine, manufacture, or composition of matter, or any new and useful improvement thereof, may obtain a patent therefor, subject to the conditions and requirements of this title.

5. Claims 1-20 are rejected under 35 U.S.C. 101 because the claimed invention is directed to non-statutory subject matter. The claimed invention is not within the technological arts - i.e., no computer implementation or any other technology is employed.
6. As an initial matter, the United States Constitution under Art. I, §8, cl. 8 gave Congress the power to "[p]romote the progress of science and useful arts, by securing for limited times to authors and inventors the exclusive right to their respective writings and discoveries". In carrying out this power, Congress authorized under 35 U.S.C. §101 a grant of a patent to "[w]hoever invents or discovers any new and useful process, machine, manufacture, or

composition or matter, or any new and useful improvement thereof." Therefore, a fundamental premise is that a patent is a statutorily created vehicle for Congress to confer an exclusive right to the inventors for "inventions" that promote the progress of "science and the useful arts". The phrase "technological arts" has been created and used by the courts to offer another view of the term "useful arts". See *In re Musgrave*, 167 USPQ (BNA) 280 (CCPA 1970). Hence, the first test of whether an invention is eligible for a patent is to determine if the invention is within the "technological arts".

7. Further, despite the express language of §101, several judicially created exceptions have been established to exclude certain subject matter as being patentable subject matter covered by §101. These exceptions include "laws of nature", "natural phenomena", and "abstract ideas". See *Diamond v. Diehr*, 450, U.S. 175, 185, 209 USPQ (BNA) 1, 7 (1981). However, courts have found that even if an invention incorporates abstract ideas, such as mathematical algorithms, the invention may nevertheless be statutory subject matter if the invention as a whole produces a "useful, concrete and tangible result." See *State Street Bank & Trust Co. v. Signature Financial Group, Inc.* 149 F.3d 1368, 1973, 47 USPQ2d (BNA) 1596 (Fed. Cir. 1998).
8. This "two prong" test was evident when the Court of Customs and Patent Appeals (CCPA) decided an appeal from the Board of Patent Appeals and Interferences (BPAI). See *In re Toma*, 197 USPQ (BNA) 852 (CCPA 1978). In *Toma*, the court held that the recited mathematical algorithm did not render the claim as a whole non-statutory using the Freeman-Walter-Abele test as applied to *Gottschalk v. Benson*, 409 U.S. 63, 175 USPQ (BNA) 673 (1972). Additionally, the court decided separately on the issue of the "technological arts". The court developed a "technological arts" analysis:

The "technological" or "useful" arts inquiry must focus on whether the claimed subject matter...is statutory, not on whether the product of the claimed subject matter...is statutory, not on whether the prior art which the claimed subject matter purports to replace...is statutory, and not on whether the claimed subject matter is presently perceived to be an improvement over the prior art, e.g., whether it "enhances" the operation of a machine. *In re Toma* at 857.

In *Toma*, the claimed invention was a computer program for translating a source human language (e.g., Russian) into a target human language (e.g., English). The court found that

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the claimed computer implemented process was within the "technological art" because the claimed invention was an operation being performed by a computer within a computer.

9. The decision in *State Street Bank & Trust Co. v. Signature Financial Group, Inc.* never addressed this prong of the test. In *State Street Bank & Trust Co.*, the court found that the "mathematical exception" using the Freeman-Walter-Abele test has little, if any, application to determining the presence of statutory subject matter but rather, statutory subject matter should be based on whether the operation produces a "useful, concrete and tangible result". See *State Street Bank & Trust Co.* at 1374. Furthermore, the court found that there was no "business method exception" since the court decisions that purported to create such exceptions were based on novelty or lack of enablement issues and not on statutory grounds. Therefore, the court held that "[w]hether the patent's claims are too broad to be patentable is not to be judged under §101, but rather under §§102, 103 and 112." See *State Street Bank & Trust Co.* at 1377. Both of these analysis goes towards whether the claimed invention is non-statutory because of the presence of an abstract idea. Indeed, *State Street* abolished the Freeman-Walter-Abele test used in *Toma*. However, *State Street* never addressed the second part of the analysis, i.e., the "technological arts" test established in *Toma* because the invention in *State Street* (i.e., a computerized system for determining the year-end income, expense, and capital gain or loss for the portfolio) was already determined to be within the technological arts under the *Toma* test. This dichotomy has been recently acknowledged by the Board of Patent Appeals and Interferences (BPAI) in affirming a §101 rejection finding the claimed invention to be non-statutory. See *Ex parte Bowman*, 61 USPQ2d (BNA) 1669 (Bd. Pat. App. & Int. 2001).

***Claim Rejections - 35 USC § 102 and 35 USC § 103***

10. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(b) the invention was patented or described in a printed publication in this or a foreign country or in public use or on sale in this country, more than one year prior to the date of application for patent in the United States.

11. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

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(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

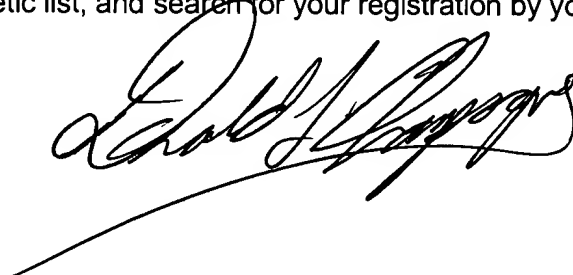
12. Claims 1, 2, 4-12 and 14-20 are rejected under 35 U.S.C. 102(b) as anticipated by or, in the alternative, under 35 U.S.C. 103(a) as obvious over Cohen et al. (US pat. 4,750,119, made of record by IDS filed as paper No. 4, 15 March 2001).
13. Cohen et al. teaches (independent claims 1, 2, 9-12, 19 and 20) a system and method for administering a rebate program, the method comprising: providing a card instrument and account (*Individual Consumer Account*) to a *consumer* (card holder) and processing a purchase made by said *consumer*/ cardholder with the card instrument and recording said transaction in the *ICA*/cardholder account (col. 5 lines 6-38); determining *net funds* (net purchase information) based on a summation of purchase information stored in the *ICA*/cardholder account (col. 2 lines 29-35); determining rebate information based on the net purchase information (col. 1 lines 62-63); transferring the rebate information to an *escrow agent*, which reads on a brokerage service (col. 1 lines 66-69), wherein the *escrow agent*/ brokerage service applies a rebate (*pays a the insurance company a premium*) to fund at least part of a transaction made using the brokerage service (*purchasing an aggregate annuity policy*, col. 4 lines 18-21), wherein the rebate is based on the rebate information, wherein the *escrow agent*/brokerage service charges a fee (*administrative fee*, col. 6 lines 40-41 and 21-22) to perform the transaction.
14. Cohen et al. does not explicitly teach that the *escrow agent*/brokerage service applies the rebate to fund at least part of the transaction fee. However, under the principles of inherency (MPEP § 2112.02), since the reference invention necessarily performs the method claimed, the method claimed is considered to be anticipated by the reference invention. As evidence tending to show inherency, the following is noted. First, the limitation is an accounting distinction, nonfunctional descriptive matter, which has no bearing on patentability. See MPEP 2106.IV.B.1(b), first paragraph. Businesses inherently require a profit, which, by definition, must come from the fees they charge. The reference teaches that funds flow to all pertinent business entities, so said funds must include all necessary fees. Whether the fees to the brokerage service are withdrawn before or after the "rebate" is calculated has no bearing on patentability.

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15. Alternatively, because the brokerage service needs fees to stay in business, and “rebate” can be interpreted as the total revenues accruing to the brokerage service, it would have been obvious to one of ordinary skill in the art, at the time of the invention, that the brokerage service applies the rebate to fund at least part of the transaction fee.
16. Cohen et al. also teaches: claims 4, 5, 14 and 15 (col. 4 lines 18-24); and claims 6, 7, 16 and 17, where Fig. 4 is a card instrument report and Fig. 5 is a transaction report; and claims
17. Cohen et al. does not teach claims 8 and 18. These limitations are descriptive material that does not describe a functional interrelationship (MPEP 2106.IV.B.1(b), first paragraph, at pp. 2100-13 and 2100-14 revised August 2001). Ownership distinctions cannot make an invention patentable. As a matter of fact, it is the customer who funds the rebate. How the burden of funding the rebate is shared among the participating institutions is irrelevant to patentability.
18. A difference in ownership of institutions is not a practical application within the technological arts. The claimed limitations are not statutory matter (MPEP 2106.IV.B.2(b) at p. 2100-15 revised August 2001).
19. Ownership of the institution(s) can be subdivided and distributed without affecting any functional relationships within or between the institution(s). Whether the card provider and the brokerage service are the same or different institutions has no bearing on the functional or technological properties of the invention. “A” can issue credit cards and “B” can broker products whether the two entities are divisions of the same corporation, independent corporations, or corporations associated by some degree of common ownership. In every case, the instant invention can be practiced without functional or technological differences.
20. Claims 3 and 13 are rejected under 35 U.S.C. 103(a) as obvious over Cohen et al. Cohen et al. does not teach that rebate information is determined as a percentage of net purchase information. Because it is common to determine commissions, 401(k) contribution limits, etc., as a percentage of some base amount, and therefore familiar and convenient to do so, it would have been obvious to one of ordinary skill in the art, at the time of the invention, to add that rebate information is determined as a percentage of net purchase information, which is interpreted as purchase amount net of taxes.

**Conclusion**

21. **COPY of REFERENCES** - Applicant is entitled to receive a copy of every reference cited by the examiner (except at allowance; MPEP 707.05(a)). Applicant should contact the examiner if a completed form PTO-892 is enclosed, but the cited references are not.
22. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Donald L Champagne whose telephone number is 703-308-3331. The examiner can normally be reached from 6:30 AM to 5 PM ET, Monday to Thursday. The examiner can also be contacted by e-mail at [donald.champagne@uspto.gov](mailto:donald.champagne@uspto.gov), and *informal* fax communications (i.e., communications not to be made of record) may be sent directly to the examiner at 703-746-5536.
23. The examiner's supervisor, Eric Stamber, can be reached on 703-305-8469. The fax phone number for the organization where this application or proceeding is assigned is 703-872-9306. Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the receptionist whose telephone number is 703-306-5771.
24. **ABANDONMENT** – If examiner cannot by telephone verify applicant's intent to continue prosecution, the application is subject to abandonment six months after mailing of the last Office action. The agent, attorney or applicant point of contact is responsible for assuring that the Office has their telephone number. Agents and attorneys may verify their registration information including telephone number at the Office's web site, [www.uspto.gov](http://www.uspto.gov). At the top of the home page, click on Site Index. Then click on Agent & Attorney Roster in the alphabetic list, and search for your registration by your name or number.



Donald L. Champagne  
Examiner  
Art Unit 3622

15 March 2004



IDS

Apparently item  
23/35 bnt  
not readable.

# FIRST USA

First USA Platinum Connect<sup>SM</sup>  
Account Number

If you choose to activate the credit card feature  
of your First USA Platinum Connect card:  
View Platinum  
Credit Line  
Credit Limit  
Credit Line

Activate  
today  
and get

**ONE HOUR  
FREE**

calling card calls.

Call  
1-800-555-2535.

Please be sure to sign the back of your card. Your card must be signed to be valid.

It's a calling card with ONE HOUR  
FREE calling just for activating.  
It's a 10% cash back rewards card.  
It can be a credit card with a low,  
introductory 5.9% APR, but only  
if you choose.

To activate your First USA  
Platinum Connect card as a long  
distance calling card AND credit  
card, or as a calling card only,  
call 1-800-555-2535.

To activate your First USA Platinum Connect<sup>SM</sup>  
calling card, call 1-800-555-2535  
by November 15, 1997!

When you call, you'll also have the opportunity to activate the credit  
card feature. If you choose this option, you may transfer balances and  
take advantage of the low, introductory 5.9% APR.

☐ **YES!** I want to save money by transferring the balance(s) listed below  
to my new Platinum Connect credit card account.

A. The Credit Card Number On The Card You are Transferring From  
Please Check One (Only) 1 MasterCard 2 Discover 3 Other  
\_\_\_\_\_ \$ \_\_\_\_\_  
From Balance Forward

B. The Credit Card Number On The Card You are Transferring From  
Please Check One (Only) 1 MasterCard 2 Discover 3 Other  
\_\_\_\_\_ \$ \_\_\_\_\_  
From Balance Forward

To transfer a balance, please write  
your new First USA Platinum Connect  
account number here.

\_\_\_\_\_  
We now have your Platinum Connect account number.  
Thank you for your business.

FIRST USA.

**The First U.S.A. Platinum Connect Card: all the value you deserve!**

Use it as a calling card for these outstanding benefits:

- ONE HOUR FREE calling card calls\*
- 10% cash back rewards\*\* on every call you make — and an easy way to use the rewards you earn
- Savings up to 61% over AT&T® and MCI® calling card calls\*
- Easy-to-use calling features like voice mail, fax mail, speed dialing, conference calling and more

Choose to activate the credit card feature and get special benefits such as:

- Low, introductory 3.9% Annual Percentage Rate (APR)\*\*
- No annual fee
- An additional line of credit
- Balance transfer: savings opportunity
- Priority Customer Service, \$1,000,000 in travel accident insurance, a free year-end summary of charges and more

Call 1-800-555-2535 to activate today — and get ONE HOUR FREE calling!

1. The first and most important step in creating a successful business plan is to conduct a thorough market research. This involves identifying your target audience, understanding their needs and preferences, and analyzing the competitive landscape. By doing so, you can gain valuable insights into the market and position your business accordingly.

2. Once you have completed your market research, the next step is to define your business goals and objectives. These should be specific, measurable, achievable, relevant, and time-bound (SMART). They will serve as a roadmap for your business and help you track your progress over time.

3. After defining your goals, you need to develop a marketing strategy. This involves identifying the most effective channels to reach your target audience, creating compelling content, and implementing a consistent branding strategy. Your marketing strategy should be tailored to your business and the needs of your target market.

4. The fourth step is to create a financial plan. This involves estimating your startup costs, projecting your revenue, and determining your break-even point. A solid financial plan is essential for securing funding and managing your business's finances effectively.

5. Finally, once you have completed all the previous steps, it's time to launch your business. Monitor your performance closely, gather feedback from customers, and be prepared to make adjustments as needed. Remember, a business plan is a living document that should evolve as your business grows and changes.

[illegible]

1. If you elect to activate the credit card feature and use the balance transfer form:
  - Print in ink the account number(s) of your other credit card(s) and the exact amounts of the balance(s) you wish to transfer.
  - You may transfer any amount, up to the total of your new available credit line — and you won't pay any fees.
  - Balance transfers from any existing First USA or Bank One accounts will not be accepted.
2. Mail the form in the enclosed postage-paid envelope.
3. Look for your transfers on your next First USA statement:
  - The transfers will reduce your available credit, just like a purchase.
  - You will see a payment for the transferred amounts on the statement(s) from your other account(s).
  - It will take up to three weeks to process your balance transfer request, so you may still need to make payments to your other accounts to keep them current.
  - We will not close your other accounts for you — that's always your choice.

② Since LSA is a registered service mark of State Jns Corporation.

218144

FIRST USA.

Activate today  
and get

## ONE HOUR FREE

calling card calls!

Call-1-800-555-2535.

Dear First USA Cardmember

We're always looking for new ways to reward our best customers with great value and special opportunities to save.

**Introducing the First USA Platinum Connect™ card.**

It's a calling card. It's also a cash back rewards card. And it can even be a credit card, but only if you choose. Most importantly, it connects you with extraordinary convenience and value:

- A bonus of ONE HOUR FREE calling card calls when you activate your First USA Platinum Connect calling card before November 15, 1997.\*
- 10% cash back rewards\*\* on every calling card call you make using the First USA Platinum Connect card. Your rewards will be credited quarterly to your First USA Platinum Connect account. You can then spend up to the total amount of the rewards you have earned just by presenting your card as payment anywhere Visa® cards are accepted.
- Long distance savings up to 61%. When you use the First USA Platinum Connect card to make calling card calls, you can save up to 51% compared to AT&T® and NCI® calling cards — and up to 81% over 1-800-COLLECT®. And you don't have to change your long distance company at home or work! Plus, you'll receive a separate statement every month that itemizes your calls.
- Convenient calling card features. Voice mail, fax mail, e-mail (CompuServe subscribers only), speed dialing, conference calling and more.

**Enjoy the superior benefits of First USA Platinum.**

If you choose to activate the credit card feature of your First USA Platinum Connect calling card, you'll enjoy all the benefits of First USA Platinum along with your calling card savings.

- A low, introductory 3.9% Annual Percentage Rate (APR) through the first day of your billing cycle that includes April 1, 1998. After that, your APR will be a low 12.99%.
- No annual fee
- A new line of credit, increasing your purchasing power
- Balance transfer savings opportunity
- Priority Customer Service, \$1,000,000 in travel accident insurance, a free year-end summary of charges and more!

Take advantage of one hour free calling, and start your savings right away! To activate your First USA Platinum Connect card as a calling card and a credit card — or as a calling card alone — you must call 1-800-555-2535 before November 15, 1997.

Sincerely,

*[Signature]*

Randy Christensen  
President, First USA Bank

P.S. To take advantage of this special Cardmember offer — and get ONE HOUR FREE calling card calls — be sure to activate your First USA Platinum Connect calling card before November 15, 1997. Call 1-800-555-2535 and start saving today!

[illegible]

[illegible]

the estimates in  $\hat{V}_i$  have been estimated and that the  $\hat{V}_i$  are not correlated. The estimator of  $\sigma^2$  is then used to compute the degrees of freedom of the distribution of  $\sigma^2$  and the estimator of  $\sigma^2$  is replaced by the square root of this estimate. Assuming normality, the estimator of  $\sigma^2$  is then used to compute the degrees of freedom of the distribution of  $\sigma^2$  and the estimator of  $\sigma^2$  is then used to compute the degrees of freedom of the distribution of  $\sigma^2$ . The estimator of  $\sigma^2$  is then used to compute the degrees of freedom of the distribution of  $\sigma^2$  and the estimator of  $\sigma^2$  is then used to compute the degrees of freedom of the distribution of  $\sigma^2$ .

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**Terms & Conditions for your First USA Platinum Connect Visa credit card**

Platinum Plan for LSA and bank can withdraw 7% of the amount of the advance, the max less than \$10. Loan Premium for: 10% Overhead/Construction for: 10%  
Approved Check for: 10%

The grace period does not apply to cash advances.

Platinum services are only available to LSA Platinum cardmembers. The service of to change the benefit features associated with your card is not open.

Notice Regarding Offer: You agree that First USA Bank has the right to extend a credit

report in connection with a requested change to your account, the removal of your status, or a change in your credit limit; and that First USA has the right to report to others its credit experience with you. If you are required, we will tell you the name and address of each consumer reporting agency from which we obtained a consumer report on you. We warrant you for the other items on your current account relationship with First USA Bank.

In the event you call to arrange the credit card feature after the stated expiration date, First USA Bank will treat your call as an application for an extension on an extension.



## SAVINGS

later on, every cell was made with the first USA Medication Centers Catalog, and there were several high school teachers on staff, and teachers who were traveling first of all, you don't have to change the long distance company from one of better or worse.

Viewed as your subjective experience from that point of view, it's not a matter of willing or not.

- Vision must
- Plan must
- It must be easy to implement and not too complicated
- It must be measurable
- It must be motivating

If that's more, you'll arrive at separate retirement cash amounts that don't off your rolls. In order to even more convenient, if you choose to invest the credit card balance of your first FSA. Furthermore, it's more difficult, and your retirement amounts can be added to your new credit card as a credit.

[illegible]

Temperature T (°C)	$\alpha$ (rad)	$\beta$ (°)
0-10	0.03	0.10
0-60	0.65	0.60
0-100	12.40	0.60

[illegible]

—TOWARDS!—



month. *First* each bank randomly — once each every month — one call of the rolling call each year under such plans. *First USA Platinum Connect* calls your research will be credited quarterly to your *First USA Platinum Connect* account. You can then spend up to the total amount of the research you have earned just by generating your card as payment anywhere Visa cards are accepted.

1. The first step is to identify the problem or issue that needs to be addressed.

**ONE HOUR FREE**

## colling card calls

With service as low as **ONE HOUR FREE** long distance calling and calls paid by all leading pay First USA. Millions. Connect calling and."

[illegible]

low, introductory

- with no annual fee

Attending the credit card lecture of your First USA Platinum Cardholder prepaid calling card is the easy way to bond your purchasing power — and get all the superior benefits of First USA Platinum.

- A long, interesting 5.5% APR through the first day of your billing cycle that includes April 1, 1979!
- No annual fee
- A more line of credit, no credit, just participating power
- Balance transfer savings opportunity
- Plenty Customer Service, \$1,000,000 in small credit business, a first year trial summary of charges and more!

1. The first and last names of the person who is the subject of the document.

To activate your first USA  
Platinum Connect card, call:  
**1-800-555-2535**

FAST U.S.A.

CALL  
1 (800) 335-2453  
TO RECEIVE  
ONE FREE HOUR  
OF DOMESTIC  
LONG DISTANCE  
CALLING.  
(No strings attached.)

• The first step is to identify the problem.  
 • The second step is to define the problem.  
 • The third step is to analyze the problem.  
 • The fourth step is to develop a solution.  
 • The fifth step is to implement the solution.  
 • The sixth step is to evaluate the solution.

[illegible]

Apparently item 24/25,  
not 25/26/1







IT'S BOTH!  
You make the



It's a Pre-Approved  
CREDIT CARD.



The easy way to keep in touch. You have USA Platinum Connect calling card with you any place in the U.S. just follow the simple system built on the back of your card.

Let 10% credit back on all your calling card calls.\* We'll add up your phone charges and give you back 10% of the total amount for your convenience. We'll credit the amount directly back to your Platinum Connect account, and these credits will appear quarterly on your statement.

No monthly bills, no need to pre-pay. Not another bill... not with your first USA Platinum Connect calling card. All your phone charges are billed directly to the Visa account of your choice. You don't have to buy a certain amount of calling time in advance. Just call as you like, and pay as you go.

Competitive long distance rates. With most long distance rates changing at different times of the day, you'll appreciate competitive low rates whenever you are on the road. \$30 for the five minute, \$25 for each additional minute. And you can avoid high hotel calling card rates. And you can avoid high hotel calling card rates and collect call charges when you travel.

No matter what you decide, you get only one of domestic long distance calling — (800) 335-2453. If you call (800) 335-2453 by January 30, 1998, you'll immediately get one free hour of domestic long distance calling. It's as simple as that. So call right now and enjoy an hour of free calling — with absolutely no obligation.

To activate your  
FIRST USA  
PLATINUM CONNECT CARD  
as a calling card,  
a credit card, or both,  
call 1 (800) 335-2453  
by January 30, 1998.

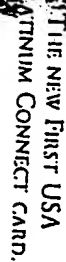


FOR INFORMATION:  
• First payment of \$25.00 due by 1/31/98.  
• Annual fee of \$25.00 due by 1/31/99.  
• Minimum payment of \$25.00 due by 1/31/99.  
• Late fee of \$25.00 per month.  
• All terms and conditions are subject to change without notice.  
• See back of card for details.

A generous credit line. Enjoy financial flexibility with a new line of credit. Use your card for purchases, to transfer balances from higher-interest credit cards, or for cash advances. The more you consolidate, the more you can save.

Exclusive Platinum Visa benefits. A portfolio of exceptional benefits and services awaits you including: Year-End Summary of Charges; Auto Rental Collision Coverage up to \$1,000,000 Travel Accident Insurance; Emergency Airfare Ticket Replacement and \$1,000 Lost Luggage Protection.

Sample 1/1/98 1/31/98  
Platinum Visa  
Cardholder Name: Mr. J. Doe  
Card No. 1234 5678 9102 3456  
Exp. Date 1/98 - 12/98  
Cardholder: J. Doe  
Address: 123 Main St.  
City: New York, NY 10001  
Phone: (212) 123-4567  
Fax: (212) 123-4568  
E-mail: j.doe@ny.rr.com  
Business: ABC Corp.  
Cardholder: J. Doe  
Address: 123 Main St.  
City: New York, NY 10001  
Phone: (212) 123-4567  
Fax: (212) 123-4568  
E-mail: j.doe@ny.rr.com  
Business: ABC Corp.



**The perfect gift...  
just for you.**

One FREE hour of

(CALLINC; CALL) and kxjoy;

to meet back on all your calling card calls

Computerized long distance rates

### Monthly summary of calls

Use it as a

**...AND ENJOY:**

### For Approval Signatures

### • A few 4,5-Z fused intermediary APB

- No annual fee

- All the locations of Mainman Vias

**NO MATTER HOW YOU USE IT,  
LISTEN TO HOW IT FEELS.**

W. J. WATKINS: YOURS AND NOW AND

# CON: 1 HOUR OF FIRE

IDENTIFIER: PHONE: DISTANCE: CALLING:

Is Y(1)IRS.



- Allow 4.9% fixed introductory APR
- No annual fee

introduciency APL

- No annual fee

To activate your card for this free offer,  
simply call

1 (800) 335-2453.

Collected January 10, 1978.

M. 1A5N.7

# GREAT THINGS



Introducing the  
First USA Platinum  
Connect™ card.

- First argument are proofs (P1, P2, ...)
- And identity is obvious
- P1 and P2 are proofs that have no P1 & P2 & P1 & P2 and therefore are not valid
- Can't get proofs of P1, P2, ...
- So, P1 and P2 are not valid

[illegible]

For more information, call 1-800-755-2455

From your local phone, to avoid charges

Enter your PIN on the card

PLEASE PRINT NAME AND ADDRESS  
Name and address of the cardholder

Account Number  
Cardholder Name  
Cardholder Address  
Cardholder City  
Cardholder State  
Cardholder Zip  
Cardholder Phone  
Cardholder E-mail  
Cardholder Fax  
Cardholder Telex  
Cardholder Telefax  
Cardholder Telex

**GH-1** you can really use.

Issued 1/11/2017 1:12 PM  
 Printed 1/11/2017 1:22 PM  
 Document Name: MS Phone  
 Card OE  
 User Name: j.schae  
 Client Address: 1100 765  
 First Stop: P 3 J  
 Middle Stop: S 1 125  
 Address 2: None  
 First 8 Station Address: 1100 765, 1  
 Station 2 Address:  
 People: MS OE  
 Windows:Card eq,  
 MS:MS:1A1A1A  
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**B.0871 WISCONSIN**

Mr. JAMES EARL RAY

...one of the largest that is.

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...merits are very willing to pay a reasonable fee for the conveyance.

and convenience stores are much more likely outbranding partners "[1.]

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DIALOG(R)File 9:Business & Industry(R) Jul  
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Incentive Firms Find Debit Cards A Rewarding Experience  
(Off-line debit card issuers converge efforts with companies looking for effective incentives to boost employee productivity and to motivate individuals to buy their products)

Debit Card News, v 3, n 11, p 1+  
November 28, 1997

DOCUMENT TYPE: Newsletter ISSN: 1055-176X (United States)  
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ABSTRACT:

As off-line debit card issuers strive to find new ways to generate transaction revenue, companies similarly are looking for effective incentives to boost employee productivity and to motivate individuals to buy their products. Now, the two efforts are converging. US businesses last year spent \$22.9 bil on incentive and promotional programs, according to the Incentive Federation, an alliance of incentive-product manufacturers, industry suppliers and associations. And while the percentage of programs using debit cards remains low - about 4% compared with 63% for cash awards and 54% for gift certificates - more and more companies are adopting debit card-based initiatives, with more than 1 mil cards issued thus far, observers say. Debate exists within the industry over which type of off-line debit card is better to use in incentive and promotional programs - one that can be used at any point-of-sale terminal that takes credit cards with the same brand as the debit card or one whose use is restricted to certain types of merchants. While debate continues over whether universal or restricted-use cards provide greater value, both concepts are expected to grow, analysts say. It's a niche market that the off-line debit issuers are beginning to explore to try to provide further penetration of their product, and it's a twist over and above their traditional goal of check replacement." says David W Lott, an Atlanta-based senior associate at Dove Associates. Article also contains information on the uses of the cards by different companies.

TEXT:

As off-line debit card issuers strive to find new ways to generate transaction revenue, companies similarly are looking for effective incentives to boost employee productivity and to motivate individuals to buy their products. Now, the two efforts are converging.

U.S. businesses last year spent \$22.9 billion on incentive and promotional programs, according to the Incentive Federation, an alliance of incentive-product manufacturers, industry suppliers and associations. And while the percentage of programs using debit cards remains low--about 4% compared with 63% for cash awards and 54% for gift certificates--more and more companies are adopting debit card-based initiatives, with more than 1 million cards issued thus far, observers say.

"Clearly debit cards are in their infancy, but they are going to get more popular," says Alan Safahi, president and CEO of Newport Beach, Calif.-based Card Express Inc., which manages corporate incentive and promotion programs. "They offer more choice to the recipient, so, therefore, they motivate them more."

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Companies are using debit cards in a variety of ways. Segundo, Calif.-based Disc Distributing Inc., for example, last month began offering resellers of certain computer products that meet specified purchase thresholds monetary credits applied to accounts accessed with MasterCard International off-line debit cards. Also, General Motor Corp. is testing offering MasterCard debit cards to buyers of certain automobiles. However, the GM card is programmed so that it can only be used at gasoline stations.

Unlike Mastercard MasterMoney debit cards, those used in incentive and promotional programs are not tied to cardholder demand-deposit accounts. And, depending on the program, the cards may or may not gain access to automated teller machines.

While Visa U.S.A. executives say they still are evaluating the emerging market, MasterCard is jumping into it with both feet. The card association and such issuers as Charlotte, N.C.-based NationsBank Corp, First Chicago NBD, Milwaukee-based Firststar Bank and Cleveland-based KeyCorp are working with firms that manage incentive and promotional programs.

Those companies include Card Express, Minneapolis-based Carlson Companies Inc. and Fenton, Mo.-based Maritz Performance Improvement Co. The financial institutions earn revenue from interchange fees charged to merchants when the debit cards are used to initiate purchases.

Use of off-line debit cards in incentive and promotional programs offers new opportunities for card issuers, MasterCard executives say. "What we really are moving into is a prepaid card era," says Irene Karen, Mastercard vice president. "The cards are used to access a deposit account, but the accounts are prefunded by companies in advance."

#### Industry Debate

Debate exists within the industry over which type of off-line debit card is better to use in incentive and promotional programs--one that can be used at any point-of-sale terminal that takes credit cards with the same brand as the debit card or one whose use is restricted to certain types of merchants.

Initially, firms administering incentive and promotional programs for client organizations typically offered restricted-use debit cards that could be used only at certain merchant locations. Proponents of so-called universal cards, including Card Express' Safahi, whose company administers the Fantastic Plastic debit card program offered by Disc Distributing, say programs that used restricted cards often backfired.

"Many participants felt there were strings attached, such as discounts offered to the organization distributing the cards, which reduced the perceived value of the reward," he says. "And when some cardholders tried to use the cards at other merchant locations, it created a negative experience when they discovered they couldn't."

#### Restricted Cards

Indeed, Carlson Companies, like Card Express, favors debit cards that are not restricted. In fact, the company this year discontinued using restricted cards after receiving negative feedback about them from clients last year.

"What we discovered is that our participants want choice, flexibility and value," says Kate Henahan, Carlson's debit card program manager. "They want a card they can use anywhere without having to rely on a program guide to use it."

However, she says, there is no one-size-fits-all approach to using debit cards. And some companies may have valid reasons for wanting to limit where

the card is used.

Indeed, a restricted card may make sense for some promotions. For example, the magnetic stripe on the debit card General Motors offered to customers who bought Chevy Lumina was coded so that the plastic could only be used to initiate purchases at service stations. That way, the company believed, each time the card is used it would remind the customer where they got the card.

The GM card program was administered by Maritz, which only issues restricted-use cards and has hundreds of client companies that offer them, says Grant Flakoll, NationsBank vice president. NationsBank, a Visa check card issuer, took over the issuance of MasterCard debit cards used in Maritz's programs when it acquired Boatmen's Bancshares earlier this year.

Flakoll will not say how many cards Maritz's clients have distributed. However, he says fewer than 1 million cards were distributed by GM.

NationsBank's relationship with Maritz, however, is unclear. American Express Co. recently signed a contract with Maritz, and sources say Maritz intends to convert Mastercard debit cards used in its programs to AmEx cards. AmEx declines to elaborate on its relationship with Maritz, which also will not comment. Some observers say the move is the result of a MasterCard decision to no longer support restricted-use debit cards. MasterCard declines to comment.

Meanwhile, unlike GM, Disc Distributing, a computer-supplies wholesaler, is offering computer-equipment resellers MasterCard debit cards that can be used at any of the 14 million POS locations worldwide that take MasterCard.

The program, which began Oct. 1, runs through the end of December, after which it will be evaluated to determine if it should continue, says Tim Keaney, Disc Distributing's marketing director. Disc Distributing's goal is to distribute 1,000 debit cards by the end of the year.

#### Accumulating Value

In the Fantastic Plastic incentive program, for every \$2,500 in products purchased by resellers of participating computer manufactures' equipment, \$25 to \$50--depending on the product bought--is deposited into an account held by Firststar that the resellers can access with their debit card. Value in the accounts is added once a month. Participating vendors include Apple, Canon, Epson, Genicom, Hewlett-Packard, Okidata, Fuji, Imation, Maxell and TDK.

While debate continues over whether universal or restricted-use cards provide greater value, both concepts are expected to grow, analysts say. "It's a niche market that the offline debit issuers are beginning to explore to try to provide further penetration of their product, and it's a twist over and above their traditional goal of check replacement," says David W. Lott, an Atlanta-based senior associate at Dove Associates.

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GEOGRAPHIC NAMES: North America (NOAX); United States (USA)



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Wednesday, December 2, 1998

Swift Gift 'Wows' Internet Shoppers

**WHAT:** Many shoppers venturing into cyberspace to do their Christmas shopping will find the ultimate gift created by two Chicago area grandmothers and artists, Carol Jacobsohn and Nancy Gensberg. Available @www.swiftgiftcard.com, the Swift Gift Global Gift Card(TM) is a universal gift card that lets you, the giver, give the receiver the choice to purchase anything they want, in at least 15 million locations worldwide.

Bearing the MasterCard(R) logo, the card is available in \$25, \$50, \$75 and \$100 denominations, embossed with the recipients name and is sent with a personalized greeting card.

**WHO:** The two ladies, Carol and Nancy, who created this unique gift are artists with no previous business experience or any knowledge of the world of Internet shopping. It took two years to have their idea come to fruition as they overcame the prejudices of being recognized only as women, artists and grandmothers.

**WHY:** More and more people, deterred by the lack of parking, huge lines, rude staff and a general lack of Christmas cheer are just giving up on "actual" Christmas shopping and are turning to the Internet and going "virtual" shopping instead. The Web is the hottest market for the coming century and Jacobsohn and Gensberg, of Highland Park, Ill. have made online shopping even easier with their Swift Gift Global Gift Card(TM), the ultimate Internet product.

**WHEN:** Would you like to set up an interview with Ms. Jacobsohn and Ms. Gensberg? Both are charming, intelligent and insightful women whose story of their Internet success will delight your audience/readers.

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- 1449

CONTACT: Ronan Roche, 312-664-6100, or e-mail,  
rosner@suba.com for Ms. Carol Jacobsohn and Ms. Nancy Gensberg.  
12:39 EST

----- INDEX REFERENCES -----

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## Clutter Busters

**D**isorderly desk? Closet door you're afraid to open? Garage so jammed with junk that there's no room for the cars?

Cynthia Hofstetzer, president of Organized Solutions, says she can help cut through the clutter. Her Arlington company is offering the gift of organization this holiday season.

Hofstetzer's service, which includes going through the mess and helping clients figure out long-term solutions for staying organized, costs about \$50 an hour. The company is offering gift certificates in hourly denominations. While Hofstetzer says every job varies, organizing a desk should take from two to four hours.

Hofstetzer, who started her company in January, says her clients include both individuals and businesses. "Sometimes it's a garage that's a mess ... sometimes it's a boss who says, 'Your desk is out of control.'"

The business of getting organized is a growing one. The National Association of Professional Organizers has been around since 1985 and has more than 800 members; last year U.S. News & World Report declared organizing one of the 20 hot job tracks for the next 20 years.

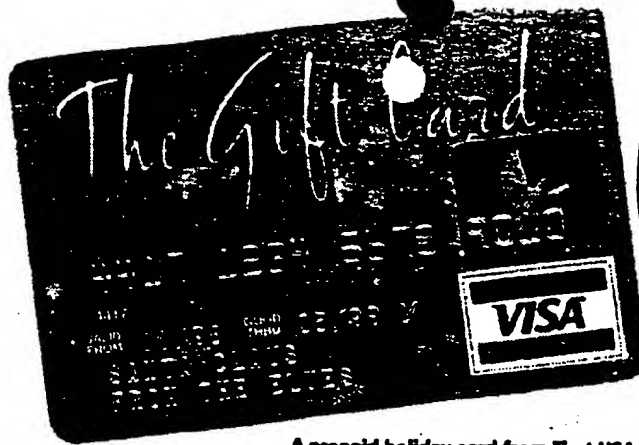
—Tracy Grant

## Present Policy

**A**nd continuing the holiday theme ... a local company has a generous gift for kids, something a lot more valuable than a furby or a new bike.

Detek Systems of McLean has donated \$25,000 to the Alliance for Medical Care, which subsidizes health insurance for the children of low-income working parents. Detek chief executive Ken deLaski and his wife, Nancy, helped found the alliance in 1996. The \$25,000 grant will provide three months' coverage for 300 children in the Washington area.

—T.G.



A prepaid holiday card from First USA.

## The Gift of Credit

**N**ow you can give the gift certificate that works in each and every store, rather than just at Ann Taylor, Circuit City or Bed Bath & Beyond.

Banking companies recently began to offer prepaid "gift" credit cards—Visa or MasterCard, take your pick—in amounts of \$25 and up. Customers simply purchase a specific amount, and the company will ship the card to the recipient.

The benefit is convenience: You don't have to leave your home or office to buy a gift. And, you don't have to make a big decision, such as, will your dorky Cousin Bob like his new Gap overalls, even though you have no idea what size he is?

So far, only a handful of companies have begun to offer prepaid gift cards under the Visa and MasterCard umbrellas, although "I'm sure they'll all be jumping on the bandwagon," said Ronan Roche, a

spokesman for the Swift Gift Card, which carries the MasterCard logo.

The Swift card is one of the more versatile prepaid gift cards. Anyone can purchase it over the phone (1-888-794-3828) or on the company's Web site ([www.swiftgiftcard.com](http://www.swiftgiftcard.com)). Drawbacks include the big service fees—\$6.95 for a card that carries \$25, \$7.45 for a \$50 card and so on. The card also expires in 90 days and comes in only four amounts—\$25, \$50, \$75 and \$100.

First USA Gift Card (1-888-378-4438) makes its Visa cards available in amounts of \$50 and up. The big downside, however, is that First USA is only offering the gift card to its members, so you have to sign up to get one. There's also a \$5 service fee for amounts up to \$200, and the card expires in six months.

So shop or lose out.

—Stephanie Stoughton

## DID YOU HEAR?...

**"If AOL is the nighttime consumer channel—and they are—then Netscape is the daytime business channel."**

—Silicon Valley venture capitalist John Doerr  
on why the proposed America Online-Netscape deal makes sense

## THE WEEK THAT WAS IN BUSINESS

LOCAL BUSINESS STORIES THAT MADE HEADLINES LAST WEEK

### AOL Broadens Scope To Phone, TV

■ America Online, in a bid to broaden its popular online service, is preparing two new ways of connecting to consumers: through their TV sets and via specially equipped phone lines.

Tuesday

### Global TeleSystems Pays \$1 Billion for Esprit

■ Global TeleSystems Group of McLean, which operates telecommunications systems in Europe, agreed to pay nearly \$1 billion for Esprit Communications of Britain.

Wednesday

### CSC Division Lands \$5 Billion IRS Contract

■ The Internal Revenue Service awarded a technology contract to the Falls Church division of Computer Sciences Corp. that could be worth \$5 billion over 15 years.

Thursday

### MCI WorldCom To Lay Off 1,850

■ MCI WorldCom will lay off 2.5 percent of its work force, including 170 positions in the Washington area as part of cost-cutting moves related to its recent merger.

Friday

For more information about these and other articles, click The Post's Web site at [www.washingtonpost.com/wp-srv/business](http://www.washingtonpost.com/wp-srv/business)